

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/NZ2004/000065

Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims 2, 3, 10	YES
	Claims 1, 4-9, 11-15	NO
Inventive step (IS)	Claims	YES
	Claims 1-15	NO
Industrial applicability (IA)	Claims 1-15	YES
	Claims	NO

2. Citations and explanations:

D1: AU 89346/01 B
D2: US 5950169 A
D3: US 2002/0165741
D4: EP 1220131 A
D5: WO 2000/72219 A

NOVELTY (N) claims 1, 4-9, 11-15

The invention defined by claims 1, 4-9 and 11-15 lacks novelty and inventiveness in light of D1 and D2, each of which discloses all of the essential features of the invention.

In particular, D1 provides a method of managing an insurance claim including the steps of forming a claim datafile by obtaining information relating to a claim, establishing a database where current item replacement values are stored, and settling a claim, essentially as claimed.

D2 provides an insurance claim datafile containing policy information, item replacement value and claim settlement information, essentially as claimed.

INVENTIVE STEP (IS) 1-15

Claims 1, 4-9, 11-15, as above.

Claims 2, 3, 10:

These claims introduce the feature of checking the claims history of a claimant and using this information to decide whether or not to further investigate a claim. This feature is well known in the art of providing insurance, and is a well established step in deciding whether or not to offer insurance to an applicant. The addition of this step to the prior art does not constitute an inventive step, and the claimed invention is considered to be no more than a workshop modification of the prior art.

(continued in Supplemental Box)

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of: Box V

Additionally, claims 1-15 lack an inventive step:

D3 provides a registration service for items of property, storing details including owner, identification information and value. Although directed at jewellery items, its broader application is obvious. D4 provides a method of providing a replacement for a replaceable product of an insurance claim. D5 provides a system of offering insurance where claims history information is collected.

Citations D3, D4 and D5 do not individually disclose all of the features of these claims, but when combined, as would be obvious to the person skilled in the art, disclose all of their features. This combination would be obvious as it draws together documents directed at providing insurance and loss protection for various items of property.